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Served, Sacrificed, Yet Struggling: 1 in 4 Virginia Veterans Living in Financial Hardship

New ALICE® report reveals that a substantial 156,004 of those who served our country struggled to make ends meet in Virginia.

Fredericksburg, VA – They’ve served and sacrificed for our country yet nearly one quarter — 24% — of Virginia’s 649,113 veterans struggle to afford the basics, according to a new report from Rappahannock United Way and its research partner United For ALICE.

In 2019, while 4% of the state’s veterans were deemed in poverty, 20% — five times as many — were ALICE (Asset Limited, Income Constrained, Employed). ALICE households earn more than the Federal Poverty Level but less than what it costs to live and work in the modern economy. Combined, 24% of Virginia’s veterans were below the ALICE Threshold of Financial Survival, with income that doesn’t meet the basic costs of housing, child care, health care, transportation, and a smartphone plan.

“Freedom comes with the responsibility to ensure that those who have served and sacrificed don’t struggle to make ends meet once they return home,” said Rappahannock United Way’s Chief Impact Officer, Sarah Walsh. “Although veterans do have additional supports not afforded nonveterans, clearly there’s still room for improvement.”

The *ALICE in Focus: Veterans* report and interactive tools reveal that while veterans show lower rates of financial hardship than individuals who never served, Virginia’s veterans face some tougher financial hurdles than their counterparts in neighboring states.

For example, 38% of Virginia’s veterans earning below the ALICE Threshold spent more than 35% of their income on a mortgage, utilities, tax, and insurance. That’s in comparison with 21% in West Virginia and 40% in Maryland. And for renters, Virginia had the second highest rate among neighboring states for struggling veterans being rent burdened at 56%.

In addition, just 11% of Virginia’s financially insecure veterans participated in the Supplemental Nutrition Assistance Program (SNAP), in comparison with 15% in Tennessee and 19% in West Virginia.

Nonetheless, there are some lessons to be learned from the data, said United For ALICE National Director Stephanie Hoopes, Ph.D. The state’s veterans are slightly better off than nonveterans with 24% struggling to make ends meet compared to 34% of adults who never served.

“Veterans have higher rates of full-time employment, are more likely to be homeowners, and have more comprehensive health insurance coverage and disability benefits,” Hoopes said. “This suggests that the supports afforded veterans are making a difference and could provide invaluable insights for developing strategies that help nonveterans facing financial hardship.”

Other findings from *ALICE in Focus: Veterans* include:

- Racial and ethnic inequities persist with 30% of Black veterans, 28% of Asian veterans, and 25% of Hispanic veterans living below the ALICE Threshold compared to 22% of White veterans.
- Veterans with disabilities struggled more to afford the basics — 35%—compared to 21% of veterans without disabilities.
- Inequities also appear for Black and Hispanic veterans with disabilities — 42% and 34% lived below the ALICE Threshold respectively in comparison with 33% of White veterans with disabilities.
- While working, veterans still experience financial hardship with 13% of veterans with full-time employment living below the ALICE Threshold and 36% of veterans working part-time.
- Of veterans who graduated high school but had not completed post-secondary education, 34% were living below the ALICE Threshold.

More data is available through the *ALICE in Focus: Veterans* interactive data dashboard, which provides filters for regional and local geographies, age, race, disability status, living arrangements, work status, and proximity to military bases. Visit UnitedForALICE.org/Focus-Veterans.

ALICE in Focus: Veterans marks the third installment in the *ALICE in Focus* Research Series, which draws from the U.S. Census Bureau’s American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each installment in the series highlights a specific segment within the ALICE demographic. The other installments focused on children and people with disabilities.

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About Rappahannock United Way

Celebrating over 80 years in our community, Rappahannock United Way is a local nonprofit serving Fredericksburg, Spotsylvania, Stafford, King George, and Caroline. Rappahannock United Way’s vision is a community where individuals and families achieve their potential through Education, Financial Stability, and Healthy Living. Together, we can create opportunities for a better tomorrow. Learn more at www.RappahannockUnitedWay.org

Rappahannock United Way serves as the project lead for the Virginia ALICE Project.

About Virginia United Ways

Twenty independent local United Ways came together throughout the Commonwealth to collaboratively work together on the Virginia ALICE Project.

About United For ALICE

United For ALICE is a driver of innovation, research, and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. Through the development of the ALICE measurements, a comprehensive, unbiased picture of financial hardship has emerged. Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners

convene, advocate and collaborate on solutions that promote financial stability at local, state, and national levels. This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 24 states and includes United Ways, corporations, nonprofits, and foundations in Arkansas, Connecticut, Delaware, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, Washington, D.C., West Virginia, and Wisconsin; we are United For ALICE. For more information, visit: UnitedForALICE.org.

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